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**METHOD AND APPARATUS FOR A VERIFIABLE ON LINE
REJECTION OF AN APPLICANT FOR CREDIT**

ABSTRACT OF THE DISCLOSURE

A system and method are disclosed for presenting a reason for the rejection of a credit application from an applicant ~~is disclosed~~. The method includes obtaining a factor from a credit bureau identified as a factor that influences the FICO score assigned to the application by the credit bureau. The factor identified by the credit bureau is mapped to an internal rejection code. A rejection reason is provided that corresponds to the internal rejection code to the applicant.

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